

Notice of References Cited	Application/Control No. 09/832,921		Applicant(s)/Patent Under Reexamination MASAKI, KAZUNORI	
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	U	The Bank Credit Card Business, 2nd Edition, American Bankers Association, 1996.
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

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	K	US-			
	L	US-			
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